

EXHIBIT B

AMENDMENT OF SOLICITATION/MODIFICATION OF CONTRACT			1. CONTRACT ID CODE	PAGE OF PAGES
2. AMENDMENT/MODIFICATION NO. ED-FSA-09-D-0015P00005		3. EFFECTIVE DATE 04/28/2016	4. REQUISITION/PURCHASE REQ. NO.	1 10 <i>(if applicable)</i>
6. ISSUED BY		CODE FSA-152	7. ADMINISTERED BY <i>(if other than Item 6)</i>	CODE
<p>FSA-FS2 Federal Student Aid/Mission Support Group, 830 First St NE - Suite 91F3 Washington, DC, 20202, US</p>				

8. NAME AND ADDRESS OF CONTRACTOR <i>(No., street, county, State and ZIP Code)</i> NAVIENT CORPORATION C/O MONETARY PROCESSING, P.O. BOX 9533 WILKES-BARRE, PA, 187739533, US		(X) 9A. AMENDMENT OF SOLICITATION NO.
		<input type="checkbox"/> 9B. DATED <i>(SEE ITEM 11)</i>
		10A. MODIFICATION OF CONTRACT/ORDER NO. ED-FSA-09-D-0015
		<input checked="" type="checkbox"/> 10B. DATED <i>(SEE ITEM 13)</i> 07/07/2009
CODE 00036688	FACILITY CODE	

11. THIS ITEM ONLY APPLIES TO AMENDMENTS OF SOLICITATIONS

The above numbered solicitation is amended as set forth in Item 14. The hour and date specified for receipt of Offers is extended, is not extended.

Offers must acknowledge receipt of this amendment prior to the hour and date specified in the solicitation or as amended, by one of the following methods:

(a) By completing Items 8 and 15, and returning _____ copies of the amendment; (b) By acknowledging receipt of this amendment on each copy of the offer submitted; or (c) By separate letter or telegram which includes a reference to the solicitation and amendment numbers. FAILURE OF YOUR ACKNOWLEDGMENT TO BE RECEIVED AT THE PLACE DESIGNATED FOR THE RECEIPT OF OFFERS PRIOR TO THE HOUR AND DATE SPECIFIED MAY RESULT IN REJECTION OF YOUR OFFER. If by virtue of this amendment your desire to change an offer already submitted, such change may be made by telegram or letter, provided each telegram or letter makes reference to the solicitation and this amendment, and is received prior to the opening hour and date specified.

12. ACCOUNTING AND APPROPRIATION DATA *(if required)***13. THIS ITEM ONLY APPLIES TO MODIFICATION OF CONTRACTS/ORDERS.
IT MODIFIES THE CONTRACT/ORDER NO. AS DESCRIBED IN ITEM 14.**

CHECK ONE	A. THIS CHANGE ORDER IS ISSUED PURSUANT TO: <i>(Specify authority)</i> THE CHANGES SET FORTH IN ITEM 14 ARE MADE IN THE CONTRACT ORDER NO. IN ITEM 10A.
<input type="checkbox"/>	
<input type="checkbox"/>	B. THE ABOVE NUMBERED CONTRACT/ORDER IS MODIFIED TO REFLECT THE ADMINISTRATIVE CHANGES <i>(such as changes in paying office, appropriation date, etc.)</i> SET FORTH IN ITEM 14, PURSUANT TO THE AUTHORITY OF FAR 43.103(b).
<input checked="" type="checkbox"/>	C. THIS SUPPLEMENTAL AGREEMENT IS ENTERED INTO PURSUANT TO AUTHORITY OF: 52.212-4 (c) (1) - Contract Terms And Conditions - Commercial Items (Mar 2009) - TAILORED
<input type="checkbox"/>	D. OTHER <i>(Specify type of modification and authority)</i>

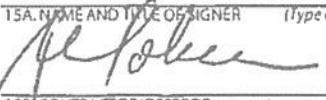
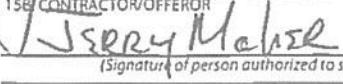
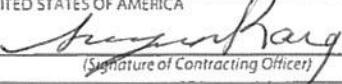
E. IMPORTANT: Contractor is not, is required to sign this document and return _____ copies to the issuing office.

14. DESCRIPTION OF AMENDMENT/MODIFICATION *(Organized by UCF section headings, including solicitation/contract subject matter where feasible.)*

MODIFICATION CONTROL NUMBER: ED-FSA-09-D-0015P00005

SUMMARY OF CHANGES: See continuation sheets.

Except as provided herein, all terms and conditions of the document referenced in Item 9A or 10A, as heretofore changed, remains unchanged and in full force and effect.

15A. NAME AND TITLE OF SIGNER <i>(Type or print)</i> 	16A. NAME AND TITLE OF CONTRACTING OFFICER <i>(Type or print)</i> Kang, Soo Contracting Officer
15B. CONTRACTOR/OFFEROR  <i>(Signature of person authorized to sign)</i>	15C. DATE SIGNED 4/27/16
16B. UNITED STATES OF AMERICA	16C. DATE SIGNED  <i>(Signature of Contracting Officer)</i> 5/6/16

Summary of Changes

The purpose of this Modification to Contract Number ED-FSA-09-D-0015 is as follows.

1. To modify the pricing structure in Section C of the IDIQ Contract, previously revised per Modification P00003, to include pricing for Change Request 3368 and 3571.
2. To incorporate the requirements of CR 3368 and 3571 into the Contract. (See Attachment A – CR 3368 Borrower Defense Discharges-Short Term; Attachment B – CR 3571 New IDR Application Outreach)

All other terms and conditions remain unchanged.

Section C - Description/Specifications/Work Statement

Terms and Conditions Modified:

Pricing Exhibit for CLINs

The following pricing exhibits were previously included in the IDIQ contract as section B.13 ADDITIONAL TERMS AND CONDITIONS

N. Additional Terms:

3. The Government will set and manage the common pricing, including tier structure, below:

Pricing Exhibit for CLIN 1001:

Exhibit Lines	Status	Unit	Unit Measure	Unit Rate
A001	In School	1+	EA	\$ 1.05
A002	In Grace	1+	EA	\$ 1.68
A003	In Current Repayment	1+	EA	\$ 2.85
A004	Service Member	1+	EA	\$ 2.85
A005	Deferment	1+	EA	\$ 1.68
A006	Forbearance	1+	EA	\$ 1.05
A007	Delinquent 6-30 Days	1+	EA	\$ 2.11
A008	Delinquent 31-90 Days	1+	EA	\$ 1.46
A009	Delinquent 91-150 Days	1+	EA	\$ 1.35
A010	Delinquent 151-270 Days	1+	EA	\$ 1.23
A011	Delinquent 271-360 Days	1+	EA	\$ 0.45
A012	Delinquent 361 or more Days	1+	EA	\$0.45
A013	Delinquency Reduction Compensation Program ¹	N/A	N/A	Not-to-Exceed \$2,000,000
	Cohort Default Rate (CDR) Challenge Support			
A014	Institution ²	1+	EA	\$213.00

A015	Borrower ³	1+	EA	\$23.00
A018	CDR Assistance Pilot (rate per school assisted) ⁴	1+	EA	\$18,000.00
A019	Postal Mailing Costs associated with Change Requests 2760 and 3192	1+	EA	\$0.48
	Accessibility Testing – CR2723			
A020	Per Test	1+	EA	\$720.00
	PIV-I Implementation			
A021	One-Time Development Cost	N/A	N/A	\$388,595.00
A022	Annual Maintenance ⁵	1+	EA	\$63,941.42
A023	Borrower Defense Discharges in accordance with CR 3368 (per borrower)	1+	EA	\$45.00
A024	New IDR Applications in accordance with CR 3571 (per new application) ⁶	1+	EA	\$3.00

1. *Delinquency Reduction Compensation Program shall not exceed \$2,000,000 annually per servicer. The maximum amount available each quarter shall not exceed \$500,000 per servicer.*
2. *An institution is defined as a school or branch having a unique school code/ID as established by the U.S. Department of Education.*
3. *A borrower is defined as an individual with a unique SSN.*
4. *The CDR Assistance Pilot ends on May 16, 2014*
5. *PIV-I costs to be billed annually. The first annual invoice for these charges may be submitted one year after implementation is complete.*
6. *New IDR applications received after the implementation of Change Request 3571.*

Pricing Exhibit for CLIN 1002:

Exhibit Lines	Status	Unit	Unit Measure	Unit Rate
B001	Change Requests ¹	1+	EA	Negotiated

1. *Price to be negotiated for each Change Request.*

Pricing Exhibit for CLIN 1003:

Exhibit Lines	Status	Unit	Unit Measure	Unit Rate
	Loan Consolidation			
C016	One-Time Development Cost ¹	N/A	N/A	Not-to-Exceed \$1,200,000.00
C017	Consolidations Completed	1+	EA	\$27.35

1. *Development costs for Loan Consolidation will be reimbursed for the actual costs incurred, but not-to-exceed \$1,200,000, for the first year only.*

The following clauses are added:

Clauses incorporated by full text

CR 3368 Attachment

CR 3368

Borrower Defense Discharges – Short Term

Change Request Details

Regulation 685.206 has a provision of Borrower Defense of Repayment which allows a borrower to request their student loans to be discharged either in partial or in whole based on acts or omissions made by the school while meeting certain criteria.

FSA has developed a process to intake and complete an initial review and once a decision is made, the decision will be sent to the loan servicer for processing. This change request is to address the Loan Servicers responsibilities and process for a short term.

Requirements

100.000 The servicer shall accept approval and denial decisions from FSA/ED for Borrower Defense of Repayment discharges.

100.010 The servicer shall provide an email address where FSA can send the approval/denial decisions to the servicer for further action.

100.020 The servicer shall notify FSA via email if a borrower defense discharge approval/denial is received for a loan that is not serviced by them or if the loans were previously fully discharged or forgiven. The email to FSA should indicate why the discharge cannot be processed, and if due to a transfer off when the transfer was done and where the loan was sent. The servicer shall take no further action regarding borrower defense discharge after notifying FSA unless instructed by FSA.

100.030 The servicer shall use the COD monthly password when sending/receiving borrower defense encrypted documents.

101.000 The servicer shall process denial decisions received for borrower defense discharge requests.

101.010 FSA will notify servicers via email about borrowers/loans that are denied for borrower defense discharges. FSA (or FSA's agent) will have already notified the borrower of the denial of discharge. A copy of the denial notice will be included with the documentation provided to the servicer along with the decision.

101.020 "Non-default servicers shall shorten the non-capping administrative forbearance on the borrower's account (if previously applied in relation to a borrower defense claim) to the date of processing of the denial notification if at least 21 days prior to next payment due date (allowing servicer enough time to bill the borrower). If the date the servicer processes the denial does not allow 21 days prior to the next payment due date the forbearance shall remain in place through the payment due date (so borrower is not due) and then end on that date. The borrower would become due on the following payment due date (this will allow enough time for proper billing to occur).

Example 1: Borrower due date is the 25th each month. Borrower currently in forbearance from 6/10/15 to 6/09/16. On August 3rd the servicer receives notice the borrower has been denied discharge and the servicer processes the request on Aug 3. The borrower's forbearance would end 8/3/15 and the borrower would be due 8/25/15 (more than 21 days exist prior to next due date).

Example 2: Borrower due date is the 25th each month. Borrower currently in forb from 6/10/15 to 6/09/16. On August 13th the servicer receives notice the borrower has been denied discharge and the servicer processes the request on Aug 13. The borrower's forbearance would end on 8/25/15 and the borrower would be due 9/25/15 (less than 21 days existed prior to next due date).

101.030 "The default servicer (DMCS) shall, unless there are other conditions warranting suspension of collection activity (e.g., active military duty), remove any tags restricting debts from having AWG or TOP applied as well as any tags preventing placement with a PCA.

101.040 After the administrative forbearance has been shortened non-default servicers shall re-disclose the borrower's account and notify the borrower of the new repayment schedule, installment amount and next due date.

102.000 The servicer shall apply approved borrower defense discharge to the loan(s) indicated on the approval decision received (including loans PIF by payment or by consolidation). FSA will provide email notification to servicers identifying borrower loan(s) to be discharged.

102.010 The servicer shall be able to uniquely identify transactions used to apply borrower defense discharges. (It is acceptable to identify/track these discharges manually initially if needed)

102.020 The servicer shall remove all payments made on the loan to be discharged. This includes any payments made at prior servicers. If the loan was paid off by consolidation, the consolidation payment should be reversed and result in an unsolicited transaction to adjust the consolidation loan. Note: If the servicing system can accurately post the discharge and reallocate payments correctly without requiring the payments be removed, that method is acceptable.

102.030 The servicer shall apply the discharge effective on the disbursement date and using the instructions/ information provided in the approval notification. The discharge shall reduce loan to \$0 (unless otherwise indicated in approval notification). The discharge will apply to principal and non-principal balances. NOTE: Because loans are discharged effective on the disbursement date, interest accruals on loans should be reversed prior to discharge and not included in the discharge amount.

102.040 If the loan is fully discharged the servicer shall apply the payments removed from the loan to other loans currently serviced by the servicer (if there are other loans).

102.050 If the loan is partially discharged the servicer shall re-apply the payments to the borrower's account based on the post discharge balance of the loan.

102.060 "If once the discharge is applied the payments to be reapplied will cause the account (including any loans the borrower has with the servicer performing the discharge) to be overpaid (or if all loans are all fully discharged), the servicer shall refund any overpaid amounts to the borrower.

102.070 For borrowers due a refund, the servicer shall refund payments to the borrower even if payments were received from another source.

102.080 For loans where the borrower defense claim was completed (no other loans are still under consideration for borrower defense discharge with ED/FSA – This information will be provided by FSA in the approval email sent) the non-default servicers shall shorten the non-capping administrative forbearance on the borrower's account (if previously applied in relation to a borrower defense claim) to the date of processing of the denial notification if at least 21 days prior to next payment due date (allowing servicer enough time to bill the borrower). If the date the servicer processes the denial does not allow 21 days prior to the next payment due date the forbearance shall remain in place through the payment due date (so borrower is not due) and then end on that date. The borrower would become due on the following payment due date (this will allow enough time for proper billing to occur).

102.090 For loans where the borrower defense claim was NOT FULLY completed (other loans ARE still under consideration for borrower defense discharge with ED/FSA – This information will be provided by FSA in the approval email sent) the servicer shall allow the administrative forbearance on the account to remain if one was previously applied related to a borrower defense claim.

102.100 After the discharge has been applied and payments re-applied non-default servicers shall re-disclose the borrower's account (if the payment amount or schedule has changed) and notify the borrower of the new repayment schedule & installment amount (only required if balance remains).

102.110 The default servicer (DMCS) shall, unless the borrower defense claim was not fully completed (Other loan are still under consideration for borrower defense discharge with ED/FSA) or there are other conditions warranting suspension of collection activity (e.g., active military duty), remove any tags restricting debts from having AWG or TOP applied as well as any tags preventing placement with a PCA.

103.000 Requirement removed by FSA.

104.000 The Servicer shall notify the borrower of the borrower defense discharge approval.

104.010 The servicer shall send a single notification of the approval decision and processing of the approval (can be combined with re-disclosure). For borrowers with a full discharge this notice will act as a paid in full notice. See Attachment A (Borrower Defense Approval and discharge applied notification)

105.000 The Servicer shall update the credit reporting on the borrower's account if discharge is approved.

105.010 If all of the borrower's loan(s) are fully discharged the servicer shall remove all credit reporting the current servicer has reported by removing the trade line for the borrower/loans.

105.020 If the loan(s) are partially or fully discharged (but other non-discharged loans remain for the borrower at that servicer) non-default servicers shall remove all adverse credit reporting reported by the current servicer on the borrower's credit history as of first disbursement of the loan (or as early as the servicer serviced the loan).

105.030 If the discharged loans were previously at another federal servicer, the servicer shall review NSLDS to identify all prior servicers of the loan. The servicer shall notify each of the prior servicers (via email to an email address provided by FSA for each servicer) that the loan has been discharged due to borrower defense and request removal of all adverse credit reporting for those loans. Note: Prior federal servicers who no longer service a federal portfolio will not be notified.

105.040 If the discharged loan(s) included a consolidation payoff, the servicer shall review NSLDS to identify the servicer(s) of the consolidation loan(s). The servicer shall notify each of the prior servicers (via email to an email address provided by FSA for each servicer) that the consolidation loan included a loan that has been discharged due to borrower defense and request removal of all adverse credit reporting for the consolidation loans. Note: Prior federal servicers who no longer service a federal portfolio will not be notified.

106.000 The servicer shall store all borrower defense approval or denial notification information within the borrower's imaged history.

106.010 The servicer shall receive a 'case file' including all documents related to the borrower's request and the determination(s) made as a result of the request. The case file will be received within the approval/denial email decision.

107.000 The Servicer shall annotate the borrower account upon receipt of borrower defense approval or denial.

107.010 The servicer shall include in the annotation the decision (approved/denied), the date of the decision, and basic information on reason for denial (if denied). Additional details about the decision will be stored in imaging history and can be referenced by CSR as needed. Representatives shall be trained to use the annotation and related documents to respond to inquiries about borrower defense.

108.000 The servicer shall report the borrower defense discharge to FMS.

108.010 The servicer shall use the existing write-off transaction with a new write-off reason code for Borrower Defense Discharges (1123).

109.000 The servicer shall report the borrower defense discharge to NSLDS.

109.010 The servicer shall report the Discharge (AO) Record Type, through NSLDS batch or online loan update, with a

Discharge Type Code ('BD01') indicating a Borrower Defense Discharge effective on the date of discharge approval for full or partial discharges.

109.011 Note: Servicers will be required to report the Amount of Discharge Applied to OPB and the Amount of Discharge Applied to OIB, inclusive of borrower payment returns, with the Partial or Full Discharge Indicator per requirements under CR3179 (currently in progress). Servicers will be required to report the updated record type for all Borrower Defense discharges that are approved prior to CR3179 implementation.

109.020 The servicer shall report "CS-Closed School" in the Code for Loan Status (AH-004) field effective on the date of discharge approval for full discharges.

109.021 Note: Servicers will be required to update "CS-Closed School" loan statuses to a newly specified loan status code at a later date for full discharges. The status code change will be a separate request and is out of scope for this enhancement.

109.030 The servicer shall report zero in the Amount of Outstanding Principal Balance (AQ-004) and zero in the Amount of Outstanding Accrued Interest Balance (AQ-005) with a Date of Outstanding Balance (AQ-003) effective on the date of discharge approval for full discharges.

109.040 The servicer shall report the applicable loan status with a Date of Loan Status (AH-003) equal to the earliest effective date of that loan status upon discharge approval for partial discharges.

109.050 The servicer shall report the appropriate Date of Outstanding Balance (AQ-003), Amount of Outstanding Principal Balance (AQ-004) and Amount of Outstanding Accrued Interest Balance (AQ-005) inclusive of the discharge reductions.

109.051 Note: Servicers will follow the existing reporting rules to determine the appropriate Date of Outstanding Balance (AQ-003).

109.060 The servicer shall accept the new Discharge Type Code ('BD01') in the Discharge (AO) Record Type of the Loan Information for Servicing (LIS) File.

110.000 The non-default servicer shall report the borrower defense discharge to COD.

110.010 The non-default servicer shall report the discharge using the "closed school discharge" discharge type. (NOTE: This is done to allow borrower eligibility until a full change to the interface can be put in place that will include a unique 'borrower defense' discharge identifier).

111.000 The servicer shall have the ability to reverse the discharge if requested by FSA.

111.010 The servicer shall report reversal information to NSLDS, FMS and COD.

111.020 Non-default servicers shall apply a non-capping administrative forbearance to the account to bring current at the time of reversal.

111.030 If a reversal is required, the servicer shall review to determine if a refund has been issued - if the refund has not yet been cashed, the servicer shall initiate a refund cancellation (and when cancellation is successful reapply all payments with previous effective dates).

112.000 The servicer shall complete borrower defense to repayment discharges within specified timeframes.

112.010 Non-Defaults servicers shall complete all discharges for borrower defense within 15 business days from receipt of approval. 112.020 DMCS shall complete all discharges for borrower defense within 10 business days from receipt of approval.

112.030 All servicers shall update NSLDS to report the discharge no more than 10 business days after the

discharge was applied.

113.000 The servicer shall provide any requests for borrower defense to FSAOperations@ed.gov

113.010 The servicer shall scan any postal mail borrower defense requests and email to the FSAOperations@ed.gov address.

113.020 The servicer shall send any email borrower defense requests and email to the FSAOperations@ed.gov address.

114.000 The servicer shall provide a weekly borrower defense discharge report.

114.010 The servicer shall provide this report by 1pm ET each Tuesday (or following business day if Tuesday is a holiday) showing all activity updated through the prior Friday. See Attachment B - Borrower Discharge Report 114.020 The servicer shall send the report to tivasreports@ed.gov email address (and other addresses as requested by FSA addresses may be updated periodically).

115.000 The servicer shall capture the discharge information and send to the IRS and to the borrower (via 1099).

116.000 The servicer shall accept email requests to update credit reporting on loans previously held that have been discharged for borrower defense.

116.010 The servicer shall provide to FSA an email address that will accept emails from any other federal servicer or FSA approved vendor.

116.020 The servicer shall monitor for incoming emails requesting credit reporting updates and update the credit history within 30 calendar days from receipt of the request. Any incomplete or unclear requests shall be returned to the sender for clarification.

117.000 The servicer shall instruct customer service and staff on how to respond to inquiries about borrower defense discharges.

117.010 The servicer shall train staff on the borrower defense discharge process and how to respond to borrower inquiries or inquiries from other servicers.

117.020 The servicer shall provide information, including borrower defense case documents, to other servicers if needed to service borrowers (i.e. A servicer holding a consolidation loan may need additional information about underlying loans that were discharged to respond to borrower inquiries).

CR 3571 Attachment

CR 3571

New IDR Application Outreach

Change Request Details

The purpose of this change request is to improve the availability of Income Driven Repayment (IDR) plans to borrowers and provide additional assistance to borrowers attempting to enroll in these plans. By standardizing the minimum activity, servicers must proceed to resolve any incomplete or incorrect information provided by the borrower. This also includes evaluation new IDR applications by utilizing the updated "IDR Application Protocol" document.

Requirements

NOTE: All day counts are calendar days. Implementation is requested no later than 4/1/16.

1. The servicer shall continue to send the existing response (email or postal mail notifying the borrower of the missing information) as a result of the initial review of a NEW IDR application that does not contain all needed information [not a new requirement for servicers].

a. NOTE: New IDR applications are requests from borrowers who are not currently on any IDR plan that who are requesting to be placed on an IDR plan (any plan). Recertification of income is NOT considered a new IDR application.

2. The servicer shall contact the borrower via telephone when the borrower is attempting to enter an Income Driven plan via a NEW IDR application (electronic or paper submission) and there is not sufficient information provided to place the borrower on an IDR plan.

a. The servicer shall attempt to call the borrower at least 2 times or until the borrower has been contacted.
b. The servicer shall initiate the calling attempts within 7 days from the review of the application and complete the 2 attempts within 7 calendar days.
c. When leaving a message in response to a call attempt the servicer shall leave a message that indicates the call is on behalf of the Department of Education, but the servicer can create the exact text.

3. On the tenth day (or the business day following the 10th day if a weekend or holiday) after the initial review of each NEW IDR application (electronic or paper submission) where there was not sufficient information provided to place the borrower on an IDR plan, the servicer shall send an email/notice to the borrower reminding them of what additional information is needed.

a. Borrowers electing to receive e-correspondence shall be notified via email.
b. Borrower not electing to receive e-correspondence (or not having a valid email address) shall be notified via postal mail.
c. The servicer shall send this notice (see FSA IDR application information needed notice # 1 – this will be FSA specific text, but will NOT be "option/parameter driven" text where different versions of text are sent based on the borrower's scenario)

4. Fourteen days after the initial review of each NEW IDR application (electronic or paper submission) where there was not sufficient information provided to place the borrower on an IDR plan, the servicer shall contact the borrower via telephone if sufficient information to place the borrower on an IDR plan has not yet been received.

a. The servicer shall attempt to call the borrower at least 2 times or until the borrower has been contacted.
b. The servicer shall initiate the calling attempts starting on day 14 from completion of the review of the application and complete the 2 attempts within 7 days. [note this is a 2nd series of call attempts]
c. When leaving a message in response to a call attempt the servicer shall leave a message that indicates

the call is on behalf of the Department of Education, but the servicer can create the exact text

5. On the twenty-fifth day (or the business day following the 25th day if a weekend or holiday) after the initial review of each NEW IDR application (electronic or paper submission) where there was not sufficient information provided to place the borrower on an IDR plan, the servicer shall send an email/notice to the borrower reminding them of what additional information is needed.

- a. Borrowers electing to receive e-correspondence shall be notified via email.
- b. Borrower not electing to receive e-correspondence (or not having a valid email address) shall be notified via postal mail.
- c. The servicer shall send this notice (see FSA IDR application information needed notice # 2 – this will be FSA specific text, but will NOT be "option/parameter driven" text)

6. The servicer shall provide monthly summary reporting to FSA identifying counts of the new incoming IDR applicants (borrowers not currently on an IDR plan but requesting to be placed on one).

- a. The report shall be provided in spreadsheet format. See IDR_Rpt_Summ.xlsx for summary.
- b. The report shall be submitted by the 10th calendar day of each month. If 10th is a holiday or weekend day the report should still be provided by the 10th (may send early).
- c. The report shall be provided to the TIVASReports@ed.gov email address (and others as requested by FSA).

7. The servicer shall provide cumulative monthly detail reporting to FSA identifying all of the new incoming IDR applicants (borrowers not currently on an IDR plan but requesting to be placed on one) and the current repayment plan of those borrowers.

- a. The report will be provided in text format. See IDR.CR.DetailFileLayout.docx for layout of detail report (see IDR.txt for sample detail report).
- b. The report shall be submitted by the 10th calendar day of each month. If 10th is a holiday or weekend day the report should till be provided by the 10th (can send early).
- c. The report shall be provided to the TIVASReports@ed.gov email address as an encrypted zip file (and sent to others as requested by FSA).

8. The servicer IS permitted to stop making outbound phone attempts to contact the borrower if the borrower has been contacted and specifically requests no further outreach be performed for the IDR application.

- a. The servicer shall record this request on the borrower's account in a way that FSA can audit if needed to show why outreach was not performed as required.

9. The servicer IS permitted to stop making attempts once a borrower is successfully contacted.

10. The servicer shall process IDR applications in sequence, processing IDR applications received prior to implementing these changes first, in order received.